

THE EFFECT OF RETIREMENT ON RELATIVE
CONSUMER DECISION-MAKING POWER IN
ELDERLY DYADIC FAMILIES

by

Nicholas Louis Nicholas

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This study investigates whether retirement of husbands from occupational roles adversely affects their influence during family consumer decision-making processes. Consumer decisions are considered for three categories of products and services: (1) convenience goods--low unit value, frequently purchased goods where decisions concerning product characteristics are relatively more important than decisions concerning allocation of money and time, (2) shopping goods--relatively high unit value, infrequently purchased goods where decisions over allocation of money and effort become relatively more important than product characteristic decisions, and (3) financial management decisions--investment choices, budgeting, and bill-paying procedures which crucially reflect allocation decisions.

Three theories are examined to explain tentative past findings of loss in power by elderly men. One, comparative

resources theory, holds that relative power between husband and wife is directly correlated with the resources each spouse brings to the marriage, resources being broadly defined to include income, education, occupation, class status, and organizational participation. Two other theories present opposing viewpoints of retirement: crisis theory states that loss of occupation is a debilitating loss of social role for men while continuity theory presents the view that, in today's industrialized world, retirement is anticipated and social and psychological adjustments are made by men without adverse effects.

The hypotheses in this study propose that, if crisis theory and comparative resources theory are true, loss of occupational role in retirement should be reflected in loss of consumer decision-making power for goods embodying significant allocation decisions, i.e., shopping goods and financial management decisions. Also the proportion of women handling family finances would be expected to rise. Given some research findings of increased shopping activity for retired men, increased syncretic decision making would be expected in retirement and increased power for men in those categories of goods where allocation decisions are relatively unimportant, i.e., convenience goods.

A sample of 100 couples approaching retirement was matched with 100 retirees by employer, occupation, and area of residence. Loss of power across retirement was measured using

t-tests, changes in syncratic decision making and the proportion of wives handling family finances with non-parametric techniques, the Mann-Whitney U-test, and chi-square test.

Support was found for increased syncratic decision making in retirement and husbands' increased relative power for convenience goods. No support was found for husbands' loss of relative power for shopping goods or financial management decisions. The proportion of wives handling family finances did not increase in retirement. The findings were supported for three stages in the consumer decision-making process--problem recognition, external search, and final decision.

Post-hoc analyses revealed differences in relative power on a product-by-product basis and tentative findings of the interaction of social class and race with retirement in syncratic decision making and some financial management decisions.

Major conclusions are: (1) retirement is a social phenomenon affecting consumer power in elderly families, (2) continuity theory is supported--the effects of retirement are not deleterious to husbands, and (3) findings are influenced by product chosen, and social class and race of subjects chosen.

CHAPTER I
GENERAL STATEMENT OF THE PROBLEM

The Increasing Population of
Elderly Dyadic Families

Elderly Americans are growing as a proportion of the total population (U.S. Department of Health, Education and Welfare, 1971). The 1970 census counted 20,049,592 older Americans (65+) out of a total population of 203,165,699, or 9.9%, while the census in 1900 showed 3.1 million out of 76 million, only 4.1%. Trends reveal that by the year 2000 there will be a minimum of 28 million Americans aged 65+ and, if birth rates keep falling, they will constitute over 10% of the population. They are geographically concentrated in the ten largest states: 25.1% in California, New York, and Pennsylvania; adding Illinois, Ohio, and Texas brings the proportion to 40.4% of the older population; further addition of Florida, Michigan, New Jersey, and Massachusetts raises the proportion to 55.8%.

In 1970 it was estimated that 68.4% of white males and 54.5% of black males over 65 were married and roughly two-thirds of the older population lived in a family setting for the most part in their own households. The trend is away from living with children even when financial sacrifices are necessary to maintain independence. The median income of

families with head of household 65+ was \$5,053, and although one-quarter unfortunately lived at a marginal level with incomes less than \$3,000, another quarter were relatively well off with incomes more than \$9,000. Overall, the demographic characteristics of the older population, including age, income, health, housing and other vital statistics show tremendous variation.

Societal Needs

The federal government has placed greater emphasis on understanding the roles and life styles of the elderly in order to develop legislation to meet the needs of a growing population segment. The Post-White House Conference on Aging Reports (1973) outlines four major goals for the aged:

1. Assuring an adequate income;
2. Assuring appropriate living accommodations;
3. Assuring independence and dignity; and
4. Assuring institutional responsiveness and a new attitude toward aging.

Recommendations have been made for a central unit concerned with aging at the highest levels within the Executive Office of the President.

A paper prepared for leaders of the White House Conference on Aging (Streib, 1971) outlines social issues surrounding role losses of elderly people and the necessity for role realignment and new role opportunities. The issues include whether the government and voluntary organizations have a responsibility to develop new roles for older people,

priorities (e.g., should programs for the poor come first), policy toward preparation for retirement, needed supportive services for elderly families and redirection of behavior away from the acquisitiveness of the working world toward social expression and service.

Given more elderly people are living in dyadic family settings (Shanas et al., 1968), and more attention is being paid to the economic and social activities of an important American minority, both government and private industry need information on consumer decision-making processes in elderly families. Information on elderly families' decision processes will be extremely useful in enhancing effective communication concerning the use of new social services and beneficial new products.

Research Needs

Little is known about decision making in older families. A fruitful course for future research may be outlined by pinpointing past weaknesses. These weaknesses may be categorized in terms of the design of studies, methodological techniques, and underlying conceptual clarity.

Many studies of decision making have concentrated on the general population with few older people represented. In addition, some of the products and services examined have not been relevant to the needs of the elderly. Findings have differed with the products and services used. The complexity of decision making has been revealed with investigations which

show differing levels of influence by each spouse at different points in time and for different types of decisions.

Using self-report measures, some researchers have interviewed only one spouse. Elsewhere, when both spouses have been examined, lack of agreement has been found between husband and wife. The degree of agreement between spouses should be measured before any conclusions are drawn concerning relative influence on decision making.

Conceptually, studies examining individual products have not adequately investigated the processes underlying elderly families' behavior. One comprehensive theory explaining relative influence of husband and wife, comparative resources theory (Blood and Wolfe, 1960), has been tested with conflicting results. Tentative findings of decision-making power loss by men in retirement have not been carefully examined or explained.

Given these weaknesses in past studies, care must be taken in the future to incorporate conceptual clarity and sound methodology in research. This study attempts to draw the boundary of its investigation concisely: Does retirement affect husband-wife decision-making processes? If so, what are the underlying processes to explain this phenomenon?

CHAPTER II THEORETICAL FOUNDATION

Husband-Wife Consumer Decision Making

Product-by-Product Measurement

The relationship between husband and wife in consumer decision making has been approached from several viewpoints. From the beginning investigators have examined the influence of each spouse on particular product purchases. Converse and Crawford (1949), for example, found husbands made most purchases of their own clothing, toilet articles, hardware, cars, and gas and oil. Wives purchased their own clothing and children's clothing as well as home furnishings. Joint influence was found in the purchase of furniture and, in general, joint influence tended to be lower among low-income families.

Examining data from an extensive Detroit area panel study conducted by the Survey Research Center of the University of Michigan initiated in 1954, Sharp and Mott (1956) concluded that there was little evidence that one or the other spouse made all the decisions for the products investigated. There was considerable variation on a product-by-product basis. While husbands usually selected which automobile to buy, they generally did not make the final decision on food expenditures. Consensus rather than unilateral decision making

was found in the choice of a new home and place to go on vacation. On the basis of a national sample, Wolgast (1958) also discovered variation on the basis of the subject of decision. Again, automobile purchases were found to be determined by husbands but the purchase of household goods was found to be made either jointly or by wives singly. There was less joint decision making as families' income increased. Both Sharp and Mott and Wolgast concluded the evidence contradicted the traditional view that American families were patriarchal and consumer decision making was primarily the province of the husbands.

Similarity has been found in relative influence for particular products across national boundaries (Blood and Hill, 1970). Thirty papers on family research presented at the Ninth International Family Research Seminar in Tokyo (held in 1965) involving studies in the United States, Europe, and Asia showed with consistency that the husband's job was his decision, whether or not the wife should go to work was a joint decision, the husband was most influential in the choice of life insurance, while food budgets, clothing, and children's spending money fell in the wife's domain. The authors concluded a pattern was evident where the division of labor between husband and wife was related to their roles in the household task structure.

Social Class and Product Use

Some researchers have tried to generalize findings and discover underlying influences at work. In examining empirical studies, Komarovsky (1961) discovered greater autonomy with regard to expenditures at the bottom and at the top of the socioeconomic scale than among the middle classes. At the bottom of the socioeconomic ladder she attributed autonomy to the fact that there is less opportunity to debate alternative allocations because most of the available income is spent on routine necessities. On the other hand, at the top of the scale there is less debate than in the middle classes because there is economic leeway. Also, certain kinds of specialized knowledge is sex-linked, resulting in less consultation. For example, the husband has expertise with investments, insurance, and savings. In lower income families, given most spending revolves around routine household purchases, the role of the wife is greater. In the middle classes, where there is greater flexibility in role definition as well as greater acceptance of the ideal of companionship in marriage, joint decision making is more prevalent. Granbois (1971), examining the purchase of major durable goods, concluded that influence in decision making varies directly with the degree to which each family member is directly engaged in the use of a particular product.

Decision Making as a Process Over Time

Decision making has been identified as a complex, multi-dimensional variable. Some systematic inquiry has been made of relative influence at various stages in the consumption process. Based on Parsons and Shils' theory of action (1951), Jaffe and Sneft (1966) describe a four-phase process of consumer behavior:

1. The latent phase--an initiator gets the idea to change past behavior;
2. The purchase phase--one of the two spouses sets broad requirements within a product class, specific requirements, specifies a general price range, goes to a marketplace, and makes the actual purchase;
3. The use phase--one spouse converts the product to usable form, is satisfied or dissatisfied; and
4. The consolidating phase--one spouse or the other thinks the entire process was right or wrong.

This paradigm was used to examine consumer processes for several specific products and differing roles were found to be played by one spouse or the other for different products at various stages. The authors concluded their research shows the consumption process is more than just the purchase act alone, but they offered no comprehensive concepts to explain the behavior patterns for the particular products they examined.

Davis and Rigaux (1974) used a three-phase decision process: problem recognition, internal and external search, and final decision, and examined for each phase not only the

degree of husband dominance versus wife dominance in aggregate, but also the degree to which decisions were made syncretically (joint consensus) or autonomically (one spouse or the other). Thus they were able to understand whether a relative power score in the middle of a scale implied a complete lack of specialization where all couples decided jointly or a complete specialization where the decision is wife-dominant in 50% of the families and husband-dominant in the remaining 50%. Across 25 consumer decisions they found that 13 of the decisions were classified as syncretic for the final decision as compared with only six or seven in the earlier stages. A corresponding decrease is shown for autonomic patterns in the final stage.

Differing Influences within Product Decisions

Davis (1970) showed that aggregate power scores across several products may obscure different relative influences between husband and wife for several types of decisions for a single product. He tried to identify the dimensions of the differing husband-wife influence and found (1) different power for husband and wife according to product and (2) a high correlation between influence scores for what Davis calls "product-selection" decisions (i.e., model, make, color) versus "allocation" or "scheduling" decisions (i.e., how much to spend, when to buy, where to buy). One of his concluding remarks concerning the implications of his findings will be pursued further here. He states:

Of interest in future research is whether the same two clusters of product-related and allocation-related decisions are found for other product categories and whether these dimensions are sensitive to the demographic and social characteristics of families (p. 176).

There is evidence that retirement has a differential impact on husbands and wives which may lead to changes in decision-making processes for product selection and allocation decisions in elderly families. This line of reasoning is pursued below.

Comparative Resources Theory

The literature outlined above shows an increasingly sophisticated examination of husband-wife decision-making power. One theory, comparative resources theory (Blood and Wolfe, 1960) attempts a comprehensive explanation of relative decision-making power across all decisions. Blood and Wolfe examined the data collected from the Detroit Area Study of the University of Michigan Survey Center which examined 731 city families and 178 farm families. The decision areas investigated were:

1. Husband's choice of job
2. Choice of car
3. Whether to buy life insurance
4. Where to go on a vacation
5. Choice of house or apartment
6. Whether or not the wife should work
7. Choice of doctor
8. Expenditure of funds for food

To provide comparable answers, the respondents (wives only) chose one of five answers for each decision along the following scale: (5) husband always, (4) husband more than wife, (3) husband and wife exactly the same, (2) wife more than husband, and (1) wife always.

The husband was found to have predominant power in choosing his job and purchase of automobile, the wife in choosing to work and amount spent on food, while the other decisions were predominantly joint. No evidence of a patriarchal ideological system was found; aggregate power scores for this sample showed families on the whole to be slightly husband-dominant with 46% closely clustered about the mean and the remainder rather evenly divided between male and female dominance.

The investigators then related the relative power of husband and wife to demographic variables such as age, race, and religion, as well as other socioeconomic variables which they called "resources" such as income, education, occupation, class status, and organizational participation. Blood and Wolfe found a positive correlation between resource variables and mean power score. On the basis of their data analysis they proposed that the source of power in marriage was related to the comparative resources which the husband and wife bring to the marriage, resources being broadly defined as "anything that one partner may make available to the other, helping the latter satisfy his needs or attain his goals." The balance

of power was on the side of that partner who contributed the greater resources to the marriage.

Unfortunately, only a small number of elderly people were included in the sample. With regard to elderly subjects, two relevant measures were taken:

1. Since only wives were interviewed, husband's mean power score at various ages of the wife, and
2. Husband's mean power score at various stages in the life cycle.

From the post-parental stage to the retired (final) life cycle stage, husband's power fell. However, while there are 77 families in the post-parental period, the scores for the retired stage were based on only nine families. The findings by age are complex: husband's power rises slightly from the previous period when the wife enters the 50-54 year range, drops significantly when the wife is 55-59, then rises again when the wife is 60 and above. The authors admit that the results are difficult to interpret. They state, "the reduced power of retired husbands . . . presumably reflects their withdrawal from resource-giving participation in the occupational world" (p. 44). It is difficult to compare the findings by age with the findings by life cycle since the findings by age of wife do not indicate the occupational status of the husband for each age grouping.

Using life-cycle theory and desiring to make inter-generational comparisons, Hill (1965, 1970) investigated over 300 intact three-generation families in the Minneapolis-Saint Paul area. Four waves of interviews were conducted during

the year 1958. Data obtained from the youngest of the three generations was treated as representative of the early stages of the life cycle, from the parent generation as representative of the middle stages and from the grandparent generation as depicting the last stage of family development. The last stage in the life cycle was identified as that point when the father retired, and there were 100 couples in this "grandparent" generation.

Hill appraised decision-making power two ways, interviewing spouses jointly: (1) using Blood and Wolfe's scale and six questions previously used by them; (2) having interviewers observe and record who spoke most, who exercised influence most, and who seemed to have the last word. He reported aggregate scores by both methods show decreasing husband dominance and increasing wife dominance later in life. Less equalitarianism and more wife dominance appeared especially in the scores by the observation method.

In addition to examining individual product decisions, Hill also investigated the number of instances of help given and received from immediate family, kin once removed, peers, and other agencies. The level of giving help was lowest for the grandparent generation and they received 65% of their help from children or grandchildren. In addition, role specialization and role conventionality was also examined. Hill found specialization (jobs done exclusively by one spouse alone) increased over the life span. The grandparent generation was also heavily represented in unconventionality

with both husband and wife assuming tasks conventionally done by the other sex. Most frequent were cases of the husband participating in tasks conventionally assigned to the wife. Thus, Hill supported the finding of Blood and Wolfe, a decrease in power by the husband in retirement, and then revealed the nature of role changes later in life, the husband apparently assuming some of the roles of the wife to substitute for loss of his occupational role.

Centers et al (1971) raised some important questions with the Blood and Wolfe methodology: (1) would the conclusions hold with a different sample of decisions? (they believed Blood and Wolfe's choices were male-oriented); (2) was distortion created by eliciting responses from wives only?

They interviewed 747 married subjects in the Los Angeles area, 410 married women and 337 married men with only 86 being married to each other. The subjects were interviewed separately. Using a scale for power measurement identical with Blood and Wolfe's, they asked the eight questions Blood and Wolfe asked, plus:

- Who decides
- (1) what people you invite to the house or go out with?
 - (2) how to decorate or furnish the house?
 - (3) which TV or radio program to tune in?
 - (4) what the family will have for dinner?
 - (5) what clothes you will buy?
 - (6) what clothes your husband (or wife) will buy?

These additional questions were thought to be ones in which the wife was likely to have substantial influence. Husbands' mean power score was tabulated for each question on the basis of the whole sample, wives' responses separately, and husbands' responses separately, for the eight questions used by Blood and Wolfe. Husbands' mean power score supported Blood and Wolfe's results by all three breakdowns: aggregate, husbands' responses, and wives' responses. As anticipated, the husbands' mean power score for the six new questions was significantly lower (about 10%) than for the Blood and Wolfe questions; husbands' estimate of their mean power, in aggregate, corresponded closely with wives'. Again, on particular products either husbands or wives could dominate.

For the elderly members of the sample, Blood and Wolfe's findings were again supported. Husbands' power was lowest for couples over 70 but there was a brief upsurge for husbands in the 60-69 year range. Unfortunately, no attempt was made to categorize the elderly in terms of life cycle theory, i.e., pre- and post-retirement, so the effect of retirement on power is not clear. However, power was measured in relation to duration of the marriage. Husbands suffer a big decline in power after four years of marriage with small declines following thereafter. The researchers admit to meager data in some cells when categorizing by years of marriage.

A recent study in Turkey (Fox, 1973) supports Blood and Wolfe. Defining resources as education, number of

generations living in an urban environment (Ankara), and father's education and occupation, when the resource level of one spouse was held constant the power score of the other spouse varied directly with the level of resources.

Other studies have contradicted comparative resources theory. Wolgast (1958), interviewing husbands and wives from different households in a national sample found the effect of income on decision-making power related only on the question of savings habits and auto purchases but not for household goods and the handling of money and bills. Safilios-Rothschild (1969) reported that wives with college educated husbands showed approximately equal frequencies of equalitarian, husband-dominated, and wife-dominated decisions but the same was true when wives had more education than their husbands. Also, education and occupation do not seem to play the role of "resources" as outlined by Blood and Wolfe in some foreign cultural settings. A study in France (Michel, 1967) found a negative correlation between husband's occupation, education, and power. Bahr (1972) counters the arguments raised by Safilios-Rothschild by pointing out that some of the data showing nonstatistical significance nevertheless show trends in support of comparative resources theory.

Methodological Issues

As is the case with many social-psychological constructs, "decision-making power" must be carefully defined since it is a multi-dimensional concept. Safilios-Rothschild

(1969) states that social scientists tend to identify decision-making power with authority while clinical investigators would call "power" the ability to influence or control other people's behavior. Also, the influence of one spouse on family decisions may be informal or covert.

Beyond the conceptual problem, many investigators have raised questions about the methodology used by Blood and Wolfe, i.e., an aggregate index score of husband's mean power. First, the question arises as to whether it is adequate to ask responses of the wife only. When both spouses have been interviewed, several studies have shown significant discrepancies between the responses of husbands and their wives (Safilios-Rothschild, 1969; Granbois and Willett, 1970; Davis, 1970; Turk and Bell, 1972). The different types of decisions investigated may influence results obtained as well as the degree of specificity in question, e.g., general control of funds versus control for particular purchases (Safilios-Rothschild, 1970). Calculating an overall power score gives equal weight to each decision and does not consider the various types of decisions that are made concerning an individual product (Davis, 1970).

Conclusions about the degree of equalitarianism depend on the operational definition of that term. Turk and Bell (1972) found that by changing Blood and Wolfe's definition of equalitarianism to center it more about the mid-point, rather than finding roughly equal proportions of husband-dominant

families and wife-dominant families many more husband-dominant families were identified.

The general limitations of self-report measures have been enumerated (Olson and Rabunsky, 1972): individuals are not generally accustomed to conceptualizing their interaction in terms of power; measuring power requires recalling past experience and forgetfulness or conscious or unconscious distortion may occur; reporting and perceptual biases may arise, e.g., socially desirable responses given, a tendency to egalitarianism or over-estimation/under-estimation of a particular spouse's power.

Nevertheless, the use of self-report measures have been defended against the arguments of proponents of observational methods. Olson (1969) found that data on authority derived from a questionnaire correlated well with observational data suggesting that neither method elicits socially desirable behavior more than the other. Kenkel (1961) showed that the sex of the observer influenced description of the observed power structure. Finally, observational techniques can examine only limited aspects of decision making. Olson and Rabunsky (1972) took five measures of power by questionnaire: authority, predicted power, actual process power, retrospective power and outcome power, the latter two by a second questionnaire administered to the same couples after an interval of several months. Actual process power was observed and recorded while couples jointly discussed their differing preferences and arrived at a decision. The authors

found intercorrelations only between authority and actual process power and authority and retrospective power. The data suggests there is a great variety of power measures which do not overlap and some of these dimensions are best measured through survey techniques while others through observational techniques. Rather than defend one or another technique it would appear more important to determine which dimensions of power are to be investigated and choose the most appropriate technique accordingly.

Family Decision-Making Power in Retirement (A Summary)

The data concerning the elderly are meager. Most studies examining family decision-making power draw samples from the general population. Many other studies do not control for age or categorize data in terms of life cycle. Of the studies mentioned above, Blood and Wolfe (1960) found that husband's power fell in the retired stage of the life cycle, but the data collected by age of wife was difficult to interpret. Husband's power dropped when the wife was 55-59 years of age, then rose again when the wife was 60 and above. Assuming many husbands are several years older than their wives, the drop in husband's power when the wives are 55-59 may occur at the time when the husband retires. The study by Centers et al (1971) confirms Blood and Wolfe's findings for the elderly in another geographic area, Los Angeles, thus improving the generalizability of results. Hill (1965, 1970) also finds decreasing husband dominance in the retired stage of the

life cycle and confirms these results using two methods, both survey and observation.

Outside the comparative resources theory framework, Wolgast (1958) reports generally that with advancing age, and perhaps increased length of marriage, joint decisions decline and one member or another is increasingly likely to decide alone. Cahalan (1961), examining husbands and their wives on decision making for the purchase of a new car, a major appliance, reading habits, a wife's influence on the purchase of her husband's clothing, and several non-consumer issues, concluded that for auto purchase, major appliance purchase, and a wife's influence on her husband's clothing, a wife tended to have a more active role than her husband in couples where the husband was 60 years old or older. A substantial weakness of these studies is that, since decision making among elderly families alone has not been concentrated upon, influence has been measured on the basis of some decisions which are irrelevant to the elderly family.

Given the limited data, there is evidence that, later in life, a husband's decision-making power declines in relation to his wife over a range of consumer decisions and its loss may occur at the time of retirement. Blood and Wolfe tentatively offer the explanation that the loss is related to the withdrawal of the husband from resource-giving participation in the occupational world.

Role Loss in Retirement

From a life-cycle or developmental point of view, "the individual is a biological, psychological, and social constellation moving forward in time through periods of stability, change, and adaptation" (Birren, 1964). Birren calls human development a series of changes that individuals characteristically show as they progress in time toward maturity and through adult phases toward old age. The interaction between the biological and psychological nature of individuals with their environment comprises a comprehensive developmental psychology. Throughout the life cycle three kinds of aging may be delineated: biological age refers to how long the individual will live, his present position relative to his potential life span; psychological age refers to the adaptive capacities of individuals observed from their behavior and their subjective reactions or self-awareness; social age refers to the social habits and roles of the individual relative to the expectations of his reference groups and society.

The choices made to demarcate stages in the life cycle are crucial junctions, or milestones, identifying passage into a period with significant recognizable physiological, psychological or social changes (Kimmel, 1974). In life cycle theory retirement is identified as such a stage, a "socially determined . . . recently established milestone that was set at age 65 as part of the Social Security legislation in 1935" (Kimmel, p. 14). Certain characteristics

make this period easily identifiable, e.g., a sudden drop in income, increased free time, and an eventual decline in physical health. However, there is controversy as to the psychological and sociological impact of this stage in the life cycle.

Toward a better understanding of the retirement stage, theories of the life cycle have been presented which may be broadly categorized as socio-psychological and psychoanalytic. For example, social scientists like Kuehlen (1968) describe the life cycle as a process of growth, culmination, and contraction. Growth motives such as self-actualization and achievement dominate behavior during the first half of life but may be altered as the social environment changes or motives are fulfilled. In the second half of life, irreversible losses set in such as illness, death of loved ones, loss of job opportunities and the process of expansion ends. Anxiety and threat become more important sources of motivation and people experience loss of self-confidence. On the basis of his empirical research, Kuehlen indicates that this loss of self-confidence late in life has a more marked effect on men than women, and in the lower social classes rather than the upper.

Erikson's theory of human development is a Freudian psychoanalytic interpretation. He outlines a sequence of phases of psycho-social development each characterized by certain tasks which must be completed. His eighth and last phase, "ego-integrity versus despair," considers the evaluation

of one's life but encompasses all of the middle and late years of the life cycle. Peck (1956) took Erikson's line of thought and more carefully characterized the last stage. Within old age he labels one stage "ego differentiation versus work role preoccupation" defining it as follows:

The specific issue here, particularly for most men in our society, is created by the impact of vocational retirement, usually in the sixties. What this phase is intended to represent is a general crucial shift in the value system by which the retiring individual can reappraise and redefine his worth, and can take satisfaction in a broader range of role activities than just his long-time specific work role (pp. 46-47).

The reappraisal and redefinition Peck describes may require an adaptiveness on the part of men for which they have not been well prepared as a result of their specialized roles as workers. This causes crisis points in the life cycle which Birren terms "role uncertainty" (Birren, p. 7).

Gordon adds that "recent social science research is showing there is no viable role of 'old person' per se nor really many important sub-roles to enact" (p. 101). Thus older people are forced to turn to their families and eventually inward toward themselves for sustaining roles and relationships. As roles are relinquished, behavior, meaningfulness of events, and self-conceptions, tend to become disorganized. Gordon states

retirement seems to be the most crucial role change for men since our instrumentally-oriented culture places great value on a man's occupation as a measure of his competence, self-determination, and moral worth (p. 102).

As he succinctly puts it, by implication if you do nothing, you are nothing.

Comprehensive Models of Retirement

Comprehensive theoretical formulations of the retirement phenomenon are in their infancy. At present the crucial theoretical conflict surrounding models of retirement involves the question of whether or not it is a crisis stage in the life cycle.

Identity crisis theory. Miller (1965) has been a spokesman for the "identity crisis" point of view describing retirement as a crucial event involving loss of social role. Examining the social-psychological effects of growing old, he points to occupational retirement as "possibly the most crucial life change requiring a major adjustment on the part of the older person" (p. 78). He defines retirement as removal of the individual from the work role which he is arbitrarily considered no longer capable of playing, resulting in a debilitating social loss - "the loss of occupational identity and the functional role in society." Work is viewed as providing a meaningful social situation in which to develop an acceptable self-concept. Within the family, occupational identity offers the prestige needed to act as head of the household. Thus retirement produces both loss of functional role and self-concept. In addition, substitute activities may be inadequate in offering a sense of self-identity, solitary activities resulting in no social contact and

recreational groups offering an identity expressible only within the group. The retired worker is faced with activities lacking social meaning or cultural value to occupy his time. He cannot justify his leisure. For the aging individual playful activity adds to his sense of social loss, reinforcing his feeling of uselessness. An important implication of this line of reasoning is that self-identity must be continually reaffirmed even in later life, a point of view not shared by critics of Miller's view.

Miller states that his conclusions were drawn from data collected through interviews and correspondence with involuntarily retired participants. In addition he reviewed literature concerning participation of elderly persons in systematized leisure groups but he excluded voluntarily retired individuals, those in failing health, and social isolates.

Empirical Evidence for Crisis Theory

Support for crisis theory has come from clinical research. Rosow (1973) believes that progressive loss of roles and functions of the aged introduces stress and conditions for emerging crisis in three ways: (1) loss of roles excludes the aged from significant social participation depriving them of vital functions that underlie their self-esteem; (2) status loss in old age is the first systematic break in a life-long pattern of acquiring competence, authority, and reward; (3) people are not socialized to the fate of aging, the loss of roles depriving them of a social identity.

He supports his view with significant statistics. Amount of stress in the elderly (particularly men) can be seen in their rates of suicide and mental illness. In 1967 the overall suicide rate for American men was 15.7/100,000 but among men in the 65-74 year range the rate was 32.9. With increasing age the rate increases to 41.3 for 75-84 year olds and 50.0 for 85 year olds and above. Patients in state and county mental hospitals represented a rate of 166.2/100,000 population. Among individuals 65-74 years of age the rate was 446.9 and for those 75 and above 571.3. Thus suicide and mental hospitalization occur between two and four times as frequently for the elderly as for all people.

Zung (1967) also reports that feelings of inferiority and loss of self-esteem are among the major causes of depression in the elderly. The U.S. Public Health Service Bulletin (1967) remarks on the U.S. suicide rate that suicide is not only more frequent in the aged but much higher for white males than for white females or non-whites with a steep increase occurring after age 65. Botwinick (1973) comments on suicide statistics:

Men in particular are often described not so much by what kind of people they are as by what they do for a living. In retirement the woman can still rule over her domain, her house, but her husband has no domain to rule (p. 63).

Monk (1971) conducted depth interviews with 73 upper-level executives in business and government approaching retirement and found that neither group looked forward to

retirement or had any strong disposition to plan. He attributes the absence of anticipatory socialization as a reflection of lack of gratification and role incentive in the retirement stage. Sheppard and Herrick (1972) also found older workers (55 and over) in high level tasks less likely to want to retire. Alston and Dudley (1973) found lower life satisfaction in the elderly (50 and over) but professional and white collar workers were less deleteriously affected than executives and blue collar workers.

Kerckoff (1964) compared husbands' and wives' responses before and after retirement on their sense of deprivation or satisfaction. In general, wives indicated much less involvement in the retirement process and less response, positive or negative, to retirement. Lower-level (semi-skilled and service) couples were more passive in anticipation of retirement and did not find the experience pleasant. Lipman (1961), examining couples in upper socio-economic levels, concluded that retired men who viewed their instrumental role as most important had lower morale.

Finally, in an international study (Shanas et al., 1968), half of the Danes interviewed stated there was nothing about retirement they liked, while in Britain there were class differences: 50% of the working class men and 30% of the white collar men enjoyed nothing about their retirement. In America, one-half of the agricultural workers interviewed enjoyed nothing as did three out of ten white collar and working class men. The men who did not enjoy retirement gave

a variety of reasons for missing their work including the work itself, the feeling of being useful, the people at work, and the money.

Income and health. The foregoing studies show substantial evidence of crisis in retirement related to loss of occupation. Loss of this instrumental role brings loss of achievement and prestige which is aggravated by a lack of substitute roles that are gratifying so that self-esteem is undermined. Another line of research has discovered dissatisfaction in retirement for both sexes, measured in terms of morale or life satisfaction.

An important relationship between income, health and morale has been uncovered. Maddox (1968) found, with increasing age, activity level and morale declined in the elderly. When subjects judged themselves to be in good health there was increased probability that high morale would be found. A sense of personal adequacy and expressed feelings of usefulness also contributed to high morale, perhaps an indirect confirmation of the relation between instrumental value orientation and morale. Maddox concluded that structural constraints which limit or deny contacts with the environment tend to be demoralizing. Lowenthal and Boler (1972) found elderly subjects without deprivations (defined as illness, widowhood, or involuntary retirement) with the highest morale. Smith and Lipman (1972) found elderly residents of adult housing projects in Miami, who were unconstrained, had the

highest life satisfaction. Constraint was measured by two variables--health and income. These investigations suggest that structural variables such as health and income may play an important role in retirement as well as psychological variables.

Continuity Theory

Atchley presents a theoretical formulation in conflict with identity crisis theory. He defined continuity theory as follows (Atchley, 1971a, p. 13):

Continuity theory holds that in the process of becoming an adult the individual develops habits, commitments, preferences and a host of other dispositions that become part of his personality. As the individual grows older, he is pre-disposed toward maintaining continuity in his habits, associations, preferences, and so on . . . the person's life-long experience thus creates in him certain predispositions that he will maintain if at all possible. . . . At all phases of the life cycle, these predispositions constantly evolve from interactions among personal preferences, biological and psychological capabilities, situational opportunities, and experience. Change is thus an adaptive process involving interaction among all of these elements.

Atchley disagrees with the crisis theory point of view that the individual derives his identity primarily from his occupation and that most people want to stay on the job since this is their main identity. He points out that Miller draws generalizations from a sample which excluded those in poor health and the voluntarily retired which limits Miller's population to less than one-third of the retired men and even less of the retired women (Atchley, 1972, p. 182).

Streib (1974), another supporter of continuity theory, believes that since retirement is an inevitable outcome of work in an industrialized bureaucratic society, the role of retiree is anticipated by individuals after a lifetime of gainful employment. Since the life cycle requires constant change and adaptation, by the time a person reaches retirement he has formed many behavior patterns for meeting new situations. Continuity theory emphasizes the importance of other continuing roles rather than work, e.g., family member, citizen, church member. Crucially, Streib explains,

the continuity perspective holds that a person's self-image has been established long ago and is not subject to sudden re-evaluation with changes in daily circumstance. Thus, loss of the work role does not plunge him into feelings of uselessness.

Also, the crisis model implies work is rewarding for all while many people are involved in meaningless work, readily relinquished, given another means of financial support. He supports Atchley's point that people can adapt to change in roles in many ways according to their preferences, past experiences, personality, and resources..

Empirical Evidence for Continuity Theory

On the basis of a seven year study of over 2,000 elderly people (with a tendency for those of higher socio-economic status to continue participation throughout) Streib and Schneider (1971) concluded that retirement was not a crisis stage in the life cycle. They found little difference

in health between individuals who retired and those who did not. While dollar income fell approximately 50% from pre-retirement levels, about two-thirds of the respondents reported that their income was "enough." The proportion of older persons who had feelings of uselessness was less than one-quarter of the subject population and the whole group found only a slight decline in "general satisfaction with life" across retirement. These researchers concluded that role theory, which states that clarity of role definition facilitates positive adjustment, may not be applicable to retirees. First, retirees may not need an extra-familial role to give them an identity and second, in recent years more and more individuals are anticipating and preparing for retirement. Neugarten (1970) agrees that normal, expectable life events including retirement do not constitute crises or produce trauma.

Spreitzer and Snyder (1974), controlling for socioeconomic status, found finances and health important to life satisfaction and found men in the 65-70 age bracket actually showing improved life satisfaction. Thompson (1973), studying reports from 1,589 men in a national multi-stage probability sample of non-institutionalized men and women 65 years of age and older, hypothesized that the retired exhibit lower morale than the employed even when controlling for the separate and combined effects of perception of health, functional disability, income and age. The retired did show

lower morale, but when health, income and age were partialled out the magnitude of the relationship was very small.

Atchley (1971b), mentioning the literature which views work as a source of identity, explicitly examined the relationship between work orientation, sex, and occupation in retirement. He was interested in the overall prevalence of work orientation in retirement and in the variability in work orientation that was exhibited by sex and occupation. He sampled retired telephone company workers and teachers (ultimately analyzing 1,601 mail questionnaires) and concluded:

We could not find support for the prevalence of a high work orientation even among the retired women teachers, and since work orientation is a presumed prerequisite for the pathology to follow, the theory (identity crisis theory) at the very least could not apply to very many retired people, if the occupational groups we sampled are at all representative (p. 31).

The literature shows conflicting evidence of the effects of retirement. If continuity theory is true, little change occurs across retirement and we cannot look to retirement as a phenomenon to explain loss of decision-making power in elderly men. Crisis theory offers such an explanation--retirement means loss of a role in life (occupation) which is very important to some men since no adequate substitute is found in retirement. If self-esteem declines in retirement more for men than for women, and this loss of self-esteem is related to loss of decision-making power, there is support for a crisis model of retirement.

CHAPTER III RESEARCH DESIGN AND METHODOLOGY

Past Research

Three methodological weaknesses of past research have been noted in examining relative consumer decision-making power between husband and wife in elderly dyadic families. Relatively few elderly people have been examined so the findings for the elderly remain tenuous. In deriving relative power scores for the general population some products have been used which are infrequently purchased by the elderly. Also, power scores are influenced by the particular products chosen for any given study. This study attempts to correct the weaknesses outlined above. A sample of couples was drawn entirely from the elderly population to overcome the problem of trying to draw conclusions from meager data. Relative decision-making power was measured for products which elderly couples have actually purchased.

Allocation and Product Selection Decisions

To improve conceptual understanding of relative decision-making power in elderly dyadic families, an investigation was made of decision processes underlying the purchase of all consumer products rather than simply cataloguing relative power scores on a product-by-product basis. In this

regard, earlier work of Davis (1970) was examined. Davis dichotomized the decision for a single product into two parts: "product-selection" decisions, e.g., brand, style, color, and "allocation" or "scheduling" decisions, e.g., how much to spend, when to buy, where to buy. In general terms, product-selection decisions center on the physical attributes of the product while allocation or scheduling decisions encompass two variables: (1) the decision as to how much of the family's financial resources to sacrifice in exchange for a product, and (2) how much time and effort to expend in making a purchase.

This dichotomy may be meaningful in understanding relative power in family consumer decision-making among the elderly. Previous literature has shown conflicting findings. Some studies reveal loss of relative power by men in retirement, taking an aggregate measure of power for various products (Blood and Wolfe, 1960; Cahalan, 1961; Hill, 1965; Centers et al., 1971). But other studies indicate retired men participate in domestic chores such as shopping to substitute for loss of occupational role (Lipman, 1961; Hill, 1965). From this increased shopping activity we might reasonably expect men to gain power for products where product-selection decisions are important. But, given the findings of an aggregate loss of power, a loss may take place for products where allocation decisions are more important relative to product-selection decisions.

Comparative Resources and Crisis Theory

This loss of power may be explained by comparative resources theory (Blood and Wolfe, 1960). Old age is a time when resources are no longer being accumulated. Allocation decisions for both financial resources and energy (i.e., effort) are carefully made. Thus, in old age, allocation decisions may become more important. Further, crisis theory indicates that retired men suffer relatively greater loss of resources than their wives if resources are defined to include income and the psychological resource "self-esteem" which declines due to loss of occupational role (Miller, 1965; Zung, 1967; Rosow, 1973). In addition, men tend not to live as long as their wives and their death may be preceded by a period of lower energy resources; i.e., a decline in health relative to their wives. Comparatively greater loss of financial, self-esteem, and energy resources by husbands in old age may be reflected in lower decision-making power for products embodying important allocation decisions which become more significant in old age. This line of reasoning was tested by examining relative decision-making power of husbands and wives before and after retirement for a spectrum of products embodying product selection and allocation decisions in differing relative proportions.

Product Categories

This study examined decision making across retirement for three categories of products and services. Each

category may be ordinally ranked in terms of relative importance of allocation decisions, incorporating both financial expenditure and expenditure of effort. Categories (1) and (2) may be identified with the traditional terms "convenience goods" and "shopping goods." Enis (1974, p. 321) states:

Within the consumer goods category, products are usually classified according to consumer search or shopping effort . . . effort can be thought of as a continuum running from very extensive effort in an exchange to almost no effort at all. For ease of communication, the ends of this continuum are usually labeled convenience good and shopping good.

Stanton (1971) adds:

Convenience goods typically have a low unit price, are not bulky, and are not greatly affected by fad and fashion (p. 147). . . . In general, shopping goods are larger in unit value and are purchased less frequently than convenience goods (p. 149).

Products in the third category embody decisions concerning money management in the family. Decisions concerning the handling of money are, by definition, financial decisions and decisions about the family's finances are crucially allocation decisions.

In the selection of products consideration was given to choosing both products that were actually used frequently by elderly individuals and products which were used by both husband and wife. To ascertain a meaningful group of products for examination, informal interviews were held with residents of University Presbyterian Villas, a retirement community in Tampa, Florida, concerning their buying patterns.

From these discussions, a list of possible products to be used was accumulated. This list was incorporated into a written questionnaire administered to the residents of University Presbyterian Villas (Appendix A). Residents were asked to check those products or services which had actually been purchased since retirement. Fifty-eight couples answered the questionnaire.

The five most frequently purchased convenience and shopping goods were chosen (the percentages in parentheses after each product represents the proportion of respondents who stated they had purchased the product or service since retirement):

Convenience Goods

Fruit Juice	(93%)
Cookies or Crackers	(90%)
Hand Soap	(85%)
Paper Towels	(83%)
Razor Blades	(71%)

Shopping Goods

Men's Clothing	(98%)
Women's Clothing	(98%)
Furniture	(68%)
Television Set	(65%)
A New Restaurant	(62%)

The questions concerning financial management include those used by Ferber and Lee (1974) to identify the "family financial officer," who is described as "the individual that carried the main responsibility for the family finances from the point of view of both decision-making and execution . . ." (p. 44). The areas investigated by Ferber and Lee, and here, are:

1. Looking after payment of bills
2. Keeping track of expenditures in relation to budgets
3. Use of money left over at the end of the pay period

Questions (1) and (2) examine the expenditure of time and effort in keeping track of family finances while (3) is a measure of relative power to appropriate funds. A second area was added to measure relative power to appropriate funds, namely the decision as to the type of investments to make with the family savings, in order to weigh equally the expenditure of effort and power to appropriate funds (See Appendix B).

Since few product-selection decisions are involved, these questions are well-suited to measure relative power for allocation decisions. In addition, by replicating Ferber and Lee's questions, comparisons may be made with their findings for families earlier in the life cycle. Interviewing newlyweds, they found a shift over the first two years of marriage from joint action to the wife assuming the role of family financial officer. Across retirement, the wife's need for financial security plus the realization there is a good chance she will outlive her husband may mean more wives assume the responsibility of family financial officer.

Questionnaire Design and Pre-Test

Relative power was measured for the convenience goods and the shopping goods enumerated above for three different stages in the consumer decision-making process: problem recognition, search, final decision.

Subjects were asked to judge decision-making power whether or not a product or service had actually been purchased but were also asked to identify those goods actually purchased recently (for the pre-retirement group, within five years; for the post-retirement group, since the husband retired). (See Appendix B.)

Relative power scores were measured on a Blood and Wolfe-type scale:

(1)	(2)	(3)	(4)	(5)
Husband alone	Husband more than	Husband and wife exactly the same	Wife more than husband	Wife alone

Husbands and wives answered separately, and intercorrelations made between scores of each spouse within a family as a measure of the validity of relative power scores since studies have shown that the spouse chosen as subject as well as the product chosen may affect findings of relative power (Granbois and Willet, 1970; Turk and Bell, 1972). The intercorrelation between the husband's score and wife's score for each question had a range among all questions between 0.83 and 0.98. Given the high correlation of scores, data from the wife was used for the analysis to be in agreement with most past studies.

The questionnaire was pre-tested with 30 couples at University Presbyterian Villas, Tampa, Florida, where it was found that the best procedure for eliciting responses from subjects was to have a large index card with a Blood and Wolfe

type scale printed upon it in front of subjects at the time questions were asked. The questionnaire was completed within 30 minutes and the time element posed no problem for subjects.

Hypotheses

The literature review and line of reasoning outlined above suggests that relative decision-making power of retired husbands for products and services may be influenced by (1) loss of income and self-esteem relative to their wives due to loss of occupational role, (2) choice of non-traditional roles, particularly increased shopping activity by husbands due to greater leisure time. Increased shopping activity at a time when energy resources are declining would be reflected in increased decision-making power only for those goods requiring little effort in purchase. Thus, across retirement, relative decision-making power for convenience goods would increase. Given loss of occupational role, increased shopping activity by husbands would mean greater syncretic decision making for convenience goods and a decrease in wife dominance for these decisions.

Relative loss of income and self-esteem by husbands in retirement may have a major influence on decision-making power for those goods embodying more important allocation decisions relative to product-selection decisions, i.e., shopping goods, and financial management decisions. Since the financial management decisions embody few product-selection decisions, great loss of power may occur for financial

management decisions. This may be reflected in the number of families where the wife acts as the family financial officer.

1. (a) H_0 : Across retirement there is no difference in the relative decision-making power of husbands for convenience goods.
 H_a : Across retirement there is a difference in the relative decision-making power of husbands for convenience goods.
1. (b) H_0 : Across retirement there is no difference in the relative decision-making power of husbands for shopping goods.
 H_a : Across retirement there is a difference in the relative decision-making power of husbands for shopping goods.
2. (a) H_0 : Across retirement there is no difference in the relative decision-making power of husbands for convenience goods during the (1) problem recognition, (2) search, or (3) final decision phase of the decision-making process.
 H_a : Across retirement there is a difference in the relative decision-making power of husbands for convenience goods during the (1) problem recognition, (2) search, or (3) final decision phase of the consumer decision-making process.
2. (b) H_0 : Across retirement there is no difference in the relative decision-making power of husbands for shopping goods during the (1) problem recognition, (2) search, or (3) final decision phase of the consumer decision-making process.
 H_a : Across retirement there is a difference in the relative consumer decision-making power of husbands for shopping goods during the (1) problem recognition, (2) search, or (3) final decision phase of the consumer decision-making process.

3. H_0 : Across retirement there is no difference in the proportion of families where syncretatic decisions are made for convenience goods.
 H_a : Across retirement there is a difference in the proportion of families where syncretatic decisions are made for convenience goods.
4. H_0 : Across retirement there is no difference in the relative decision-making power of husbands for financial management decisions.
 H_a : Across retirement there is a difference in the relative decision-making power of husbands for financial management decisions.
5. H_0 : Across retirement there is no difference in the proportion of families where the wife is the family financial officer.
 H_a : Across retirement there is a difference in the proportion of families where the wife is the family financial officer.

Sample and Questionnaire Administration

In the Tampa-Saint Petersburg metropolitan area, a non-probability sample was taken of couples approaching retirement (within five years) and soon after retirement (within five years), one hundred couples in each group. Two possible problems in using a sample from Florida, a high retirement area with a warm climate, should be mentioned. First, the effect of retirement on subjects may be different from other parts of the country. Second, the pre-retirement and post-retirement groups may differ significantly in demographic characteristics. The fact that pleasant environmental

conditions in Florida may ease the transition in retirement more than some other geographic areas should not bias the findings of this study, since the investigation concerns the differential impact of retirement between husband and wife. While retirement may be easier overall, if crisis theory is operative the more deleterious effect of retirement on husbands relative to their wives should become apparent.

In choosing a sample, effort was made to match the pre-retirement and post-retirement groups. To obtain the sample, cooperation was received from the personnel departments of the City of Saint Petersburg, Florida, and the Florida Power Corporation branch located in Saint Petersburg, Florida, permitting access to personnel files. The sample was stratified by occupation for three reasons:

1. A breadth of occupational categories would include subjects from several social classes.
2. Pre-retirement and post-retirement subjects with the same occupation generally could be expected to have similar socio-economic status and, therefore, similar consumer behavior patterns.
3. Using retirees who had worked in Florida avoided the problem of using subjects who came to Florida after retirement and whose demographic characteristics would tend to differ from the local population.

From the files of retired personnel a pool of subjects was gathered encompassing a wide spectrum of white collar positions (defined as administrative desk jobs) and blue collar positions (defined as work not carried out in an office environment). To encourage cooperation from subjects, letters

were sent to prospective subjects under the letterhead of the Florida Power Corporation for their employees, and under the letterhead of the University of South Florida for City of Saint Petersburg employees describing the non-sensitive nature of the questions to be asked and the fact that the responses would be kept strictly confidential. Students from the University of South Florida majoring in business administration and behavioral sciences who were familiar with survey techniques were used as interviewers. They were given letters of introduction to be shown to prospective subjects on arrival at the subject's home (see Appendices C, D, E). As interviewers completed interviews with retired subjects, working men presently holding matching job positions were drawn from the personnel files and approached for interviews. If an interview with a working couple was not completed, another working couple with a matching job description was approached until an interview was completed.

Two-hundred interviews were completed, i.e., with 100 working families and 100 families in retirement. The following comparable socioeconomic characteristics were found in the pre-retirement and post-retirement groups:

1. 22% were white collar workers and 78% were blue collar workers.
2. Education:

	Grammar School Diploma or Less	High School Diploma or Some High School	Some College, a Degree, or More
Pre-Retirement	21	57	22
Post-Retirement	26	46	28

The occupations of the subjects were:

heavy equipment operator
laborer
maintenance man
refuse collector
sanitation driver
watchman
equipment mechanic
sign painter
plant operator
security guard
transit bus operator
water meter reader
custodian
property assessor
storekeeper
draftsman
water service apprentice
truck driver
sheet metal worker
auto mechanic
printer
welder
painter
policeman
police lieutenant
engineer
safety security coordinator
public information officer
accountant
fireman
fire lieutenant
plans examiner
communications system chief
electrical inspector
mechanical inspector
plumbing inspector
store foreman
sewer foreman
data processing supervisor
sanitation supervisor
recreation supervisor
administrative services officer
parks district foreman
equipment maintenance foreman
water meter repair foreman
transit supervisor
accounts receivable supervisor
public works administrator
nursery foreman
port administrator
plant superintendent
electrician

Some problems arose in completing the questionnaires. In order to complete 100 pre-retirement questionnaires, 161 subjects had to be approached; 130 post-retirement families were approached to complete 100 questionnaires. The most common reason for the difference in completion rate between the two groups was the difficulty of finding both husband and wife at home. However, some refusal to participate was found simply because elderly couples feared for their personal safety and would not permit strangers to enter their home. The categories of non-response were:

	<u>Pre- Retirement</u>	<u>Post- Retirement</u>
Not at home	34	9
Refused to participate	10	6
One surviving spouse or divorced	9	6
Changed address	4	5
Ill health	4	4

Some difficulty was found eliciting responses from couples until they became accustomed to the scaling technique used. Very few had ever been subjected to an extended interview using the type of self-report measures found in this study. Further, in some families care had to be taken to elicit independent responses from each spouse. On occasion one spouse was accustomed to act as spokesman for the family and interviewers had to request tactfully that one spouse not interfere during the questioning of the other.

Given limited time and resources, this study confined itself to non-institutionalized, reasonably healthy elderly individuals. Poor health would be expected to affect decision-making power since a seriously ill spouse would presumably place a greater burden of decision-making responsibility on the healthy partner. The nature of illnesses and behavioral responses to illness are so complex, however, that an investigation of any merit would require a study unto itself. Time itself is a variable to be reckoned with. Given enough time, behavioral responses will change. To minimize this effect, subjects were used who were within five years of retirement (before and after).

CHAPTER IV ANALYSIS

This study was undertaken to understand the effect of retirement on relative consumer decision-making power in elderly dyadic families. Goods were chosen which elderly families indicated they commonly used and, for analytical purposes, were grouped into three categories in an attempt to understand better previous ambiguous findings indicating relative loss of power by husbands in retirement. Two categories are identified by product categorizations commonly made in marketing literature: convenience goods and shopping goods.

Until now, convenience goods have been identified as low unit value frequently purchased products. In behavioral terms they are goods for which prospective owners are not willing to expend much time and effort in acquisition. This study has pointed to another possibly important criterion for identifying convenience goods in order to contrast them with shopping goods. They embody relatively more important product selection decisions versus allocation decisions. Product selection decisions stress decisions concerning the physical characteristics of the product, e.g., model, color, fabric, style, etc. Allocation decisions encompass two qualitatively

different types of expenditures, time and effort on the one hand and the expenditure of financial resources on the other.

A spectrum of products may be visualized with one end of the spectrum reflecting convenience goods where consumers' decision-making processes are much more involved in product-selection questions. Given the myriad convenience goods in the market place, this study centered on some goods commonly used by the elderly: hand soap, cookies or crackers, paper towels, fruit juice, razor blades. Since each subject marked a five point scale to describe the relative influence of husband and wife in purchasing each good (1 = husband alone, 2 = husband more than wife, 3 = husband and wife exactly the same, 4 = wife more than husband, 5 = wife alone), mean scores were calculated not only for each product but in aggregate for the five products to reflect relative influence for convenience goods in general. Mean scores of pre-retirement subjects were compared with post-retirement subjects to ascertain whether any change in relative decision-making power occurred across retirement. For each question the score given by each husband was correlated with that of his wife and correlations ranged between 0.83 and 0.98 so the data from wives was used in the analysis to conform to practice in most previous studies.

Hypothesis 1. (a)

H₀: Across retirement there is no difference in the relative decision-making power of husbands for convenience goods.

H_a: Across retirement there is a difference in the relative decision-making power of husbands for convenience goods.

Some of the literature on behavior of families in retirement points to loss of occupational role by the husband resulting in a crisis stage in the life cycle of the husband. Other studies indicate the willingness of the husband to assume non-traditional roles as a substitute for loss of occupation. Among these non-traditional roles is assistance with household duties including supermarket shopping. This increased shopping activity by the husband in retirement leads to the possibility he plays a more important role in decision-making for convenience goods in retirement.

To test the hypothesis, a t-test was performed on the difference between the pre-retirement subjects' mean score for convenience goods averaged across three stages in the consumer decision-making process (problem recognition, search, and final decision) and the post-retirement subjects' score.

	Convenience Goods	
	<u>Mean Score</u>	<u>St. Dev.</u>
Pre-Retirement	3.8105	0.881
Post-Retirement	3.5462	1.020

$$t_{198} = 1.96, p < 0.05$$

The lower mean score in retirement indicates an increase in the relative power of husbands for convenience goods in retirement as hypothesized and the change is significant at $p < 0.05$ level. These findings are clarified by

examination of the percentage of subjects choosing each of the five scores on the scale used. Since relatively few subjects chose points 2 and 4 on the scale (most attributed power to one spouse or jointly), cells 1 and 2 were collapsed as were 4 and 5. For each convenience good at the final decision stage the findings (given as percentages) were:

	Husband Dominant (1-2)	Syncratic (3)	Wife Dominant (4-5)
<u>Fruit Juice</u>			
Pre-Retirement	15	16	69
Post-Retirement	17	20	63
<u>Hand Soap</u>			
Pre-Retirement	13	10	77
Post-Retirement	13	21	66
<u>Cookies or Crackers</u>			
Pre-Retirement	18	8	74
Post-Retirement	25	22	53
<u>Paper Towels</u>			
Pre-Retirement	7	7	86
Post-Retirement	16	11	73
<u>Razor Blades</u>			
Pre-Retirement	83	5	12
Post-Retirement	79	1	20

Except for razor blades, we see a decrease in wife dominance across retirement.

Past studies have found considerable variation in relative power scores on a product-by-product basis. To examine the importance of product choice on research findings,

t-tests were performed to examine the difference in relative power across retirement for each product used in the study at the final decision stage.

	<u>Mean Score - Convenience Goods</u>				
	<u>Fruit Juice</u>	<u>Hand Soap</u>	<u>Cookies or Crackers</u>	<u>Paper Towels</u>	<u>Razor Blades</u>
Pre- Retirement	4.0430	4.2887	4.1042	4.5464	1.5882
Post- Retirement	3.8646	4.0505	3.5376	4.1212	1.7929
	$t_{187} =$	$t_{194} =$	$t_{187} =$	$t_{194} =$	$t_{165} =$
	0.84	1.22	2.47	2.29	-0.357
	$p < 0.40$	$p < 0.22$	$p < 0.01$	$p < 0.02$	$p < 0.35$

Three conclusions may be drawn from an examination of the data. First, in general the findings for convenience goods in aggregate and at different stages in the decision-making process continue to be supported. For four of the five products chosen, examination of mean values shown increased power for husbands in retirement. Second, the choice of product profoundly affects results. Only two of the five products showed increases in relative influence for husbands in retirement at the $p < 0.05$ level, cookies or crackers and paper towels. Third, there is support for earlier findings that relative influence in decision-making is related to product usage. Razor blades are more closely associated with usage by men. Both before and after retirement the relative influence of husbands in decision making is very strong--

between 1 and 2 on a scale where 1 = husband alone. In addition, the behavioral response across retirement for razor blades is not the same as for all the other convenience goods; i.e., mean score increases slightly (not at a statistically significant level). The other products, fruit juice, soap, cookies, paper towels are not associated with usage by only one sex. Therefore, there is evidence that the hypothesized behavioral changes in retirement are less in evidence with products closely associated with one sex in usage.

Hypothesis 1. (b)

H_0 : Across retirement there is no difference in the relative decision-making power of husbands for shopping goods.

H_a : Across retirement there is a difference in the relative decision-making power of husbands for shopping goods.

Again, considering goods and services as lying on a continuum reflecting changing proportions of product-selection decisions versus allocation decisions, shopping goods would be in contrast to convenience goods. Traditionally the category "shopping goods" has been defined in behavioral terms, i.e., they are goods for which much time and effort is expended in purchase. The reason for this expenditure of energy resources is two-fold: these goods have relatively high unit value requiring a significant sacrifice of family financial resources in purchase and the potential purchaser is not aware of exactly what is available in the market place given the

complexity of these products so comparison shopping is a fruitful activity.

Since many purchases of major consumer durable goods are made early in the family life cycle, this investigation examined only shopping goods which elderly subjects identified as having been purchased recently. They were: television set, furniture, husband's clothing, wife's clothing, choice of new restaurant. For the pre-retirement and post-retirement groups an aggregate mean score for all five products combined was calculated to represent shopping goods in aggregate.

A t-test was performed on the difference between the pre-retirement subjects' mean score for shopping goods and the post-retirement subjects' score.

	<u>Shopping Goods</u>	
	<u>Mean Score</u>	<u>St. Dev.</u>
Pre-Retirement	3.3842	0.612
Post-Retirement	3.4695	0.718

$$t_{198} = 0.09, p < 0.36$$

For shopping goods the null hypothesis is retained, indicating that retirement does not result in a relative loss of power by husbands for shopping goods. The theory underlying the hypothesis that husbands would suffer a relative loss of power in decision-making for shopping goods incorporated two lines of thought. First, retirement was identified as a social phenomenon of significance, a stage in the life cycle where important behavioral changes occur particularly for men.

Retirement from occupational roles leads to substitution of other roles, changing social roles. Second, if crisis theory is true, these changing social roles may be expected to have a deleterious effect on men. Role loss, loss of self-esteem, unfulfilling substitute roles, and declining physical and psychic energy could lead to a decline in husbands' influence. This line of reasoning is not supported for shopping goods.

On a product-by-product basis, the findings were:

	<u>Mean Score - Shopping Goods</u>				
	<u>Husband's Clothing</u>	<u>Furniture</u>	<u>New Restaurant</u>	<u>T.V. Set</u>	<u>Wife's Clothing</u>
Pre-Retirement	2.2500	3.7222	2.8148	2.1974	4.6768
Post-Retirement	2.3505	3.5079	3.0462	2.3448	4.7528
	t_{195}	t_{151}	t_{144}	t_{132}	t_{186}
	-0.47	1.32	-1.09	-0.63	-0.63
	$p < 0.13$	$p < 0.18$	$p < 0.27$	$p < 0.53$	$p < 0.52$

The findings reinforce those for shopping goods in aggregate. The change in relative power is not significant at the $p < 0.05$ level but for four of the five products the change is in the hypothesized direction. Again for husbands' and wives' clothing, goods identified with one spouse in use, much greater relative power is shown by the spouse using the product than for goods used jointly. In general, the effect

of retirement does not appear to be so great for goods where allocation decisions are more important relative to product-selection decisions. However, given the direction of change in retirement tends to be loss of relative power for husbands, further research should be done using other products.

The test of convenience goods which indicated a statistically significant increase in relative power of husbands for convenience goods adds credence to the idea that retirement is a social phenomenon introducing behavioral change later in life. But the results of the test of the shopping goods hypothesis signifies that the change may not have negative connotations.

Further, decision-making has been identified as a complex variable with relative power of husband and wife affected by the type of decision being made as well as the type of product being purchased. Past research has explicitly examined this question by identifying three stages in the consumer decision-making process with qualitatively different types of decisions: problem recognition; search, and final decision. The earliest studies equated decision-making with the final stage alone. But later studies examined which family member showed initiative in identifying family consumer needs and which family member expended energy in examining brand alternatives given a need had been identified. This study pursued decision-making as a process over time for the elderly population in the next hypothesis.

Hypothesis 2. (a)

- H₀: Across retirement there is no difference in the relative decision-making power of husbands for convenience goods during the (1) problem recognition, (2) search, or (3) final decision phase of the consumer decision-making process
- H_a: Across retirement there is a difference in the relative decision-making power of husbands for convenience goods during the (1) problem recognition, (2) search, and (3) final decision phase of the consumer decision-making process

	<u>Mean Score - Convenience Goods</u>		
	<u>Problem- Recognition</u>	<u>Search</u>	<u>Final Decision</u>
Pre-Retirement	3.7435	3.9083	3.7798
Post-Retirement	3.4631	3.6251	3.5503
	t ₁₉₈ =	t ₁₉₈ =	t ₁₉₈ =
	2.09	1.89	1.55
	p < 0.03	p < 0.06	p < 0.12

Examination of decision-making processes for convenience goods at three stages in time confirms the conclusion drawn from the overall examination of convenience goods taken in hypothesis 1.(a), but an interesting pattern arises which gives further understanding of the processes at work. While the change across retirement is in the hypothesized direction at all three stages in the process, i.e., a relative increase in the influence of the husband, the change is more significant at earlier stages in the decision-making process.

The implication of the findings are that the increased participation in shopping activity by retired men to substitute for loss of occupational role has a greater impact in terms of increased time to reflect on the household product needs of the family and increased time to examine brand alternatives rather than an increased power over their wives to make final decisions. This finding reinforces earlier studies and supports the theoretical analysis presented in this study.

Hypothesis 2. (b)

- H_o : Across retirement there is no difference in the relative decision-making power of husbands for shopping goods during the (1) problem recognition, (2) search, or (3) final decision phase of the consumer decision-making process.
- H_a : Across retirement, there is a difference in the relative decision-making power of husbands for shopping goods during the (1) problem recognition, (2) search, or (3) final decision phase of the consumer decision-making process.

As was the case with the overall examination of the effect of retirement on shopping goods, the null hypothesis cannot be rejected.

	<u>Mean Score - Shopping Goods</u>		
	<u>Problem Recognition</u>	<u>Search</u>	<u>Final Decision</u>
Pre-Retirement	3.5593	3.4066	3.1867
Post-Retirement	3.6730	3.4700	3.2655
	$t_{198} =$	$t_{198} =$	$t_{198} =$
	-0.99	-0.60	-0.75
	$p < 0.32$	$p < 0.54$	$p < 0.45$

While the null hypothesis cannot be rejected at any stage in the consumer decision-making process, there is some support for the line of reasoning underlying the hypothesis. Husbands' mean scores are lower at the final decision phase for shopping goods than for any other phase of the shopping good or convenience good category (i.e., in the direction of greater relative power). This would be expected when husbands play an important role in choosing goods with relatively important allocation decisions. Further, the mean scores at every phase in the decision-making process move in the hypothesized direction across retirement, i.e., a relative loss in power for husbands in retirement. Future large sample studies concentrating on shopping goods would be useful to examine this hypothesis further.

Hypothesis 3

- H_0 : Across retirement there is no difference in the proportion of families where syncretic decisions are made for convenience goods.
- H_a : Across retirement there is a difference in the proportion of families where syncretic decisions are made for convenience goods.

This hypothesis was framed in an attempt to understand better behavioral change associated with the purchase of convenience goods in retirement. If the earlier hypothesized increase in influence for husbands across retirement actually occurred, there was the possibility that the findings reflected a switch in the purchaser of convenience goods in retirement from wife to husband. Previous research points to husbands

assuming non-traditional roles to substitute for loss of occupational role. However, some studies directed more particularly to shopping behavior point to the retired husband more often accompanying his wife on shopping trips than his working counterpart rather than assuming a greater role in shopping alone.

This would be reflected in the data by an increase in the proportion of families choosing point 3 on the scale used to measure relative decision-making power, that point being defined as "husband and wife exactly the same." A Mann-Whitney U-test was conducted to measure change in the proportion of families who chose point 3 on the scale across retirement. Across retirement the percentage of families where no syncratic decision making occurred declined from 76% to 64% and the increased syncratic decision making was distributed as follows:

	Percentage Syncratic Decision Making								
	<u>0</u>	<u>20%</u>	<u>25%</u>	<u>40%</u>	<u>50%</u>	<u>60%</u>	<u>75%</u>	<u>80%</u>	<u>100%</u>
Pre-Retired	76	10	3	3	2	3	0	3	0
Post-Retired	64	8	4	9	4	5	1	4	1
U = 58685 z = 1.67 $\alpha = 0.094$									

The null hypothesis is retained at the $p < 0.10$ level. The train of thought outlined above which visualized retired men increasingly sharing the shopping role for

convenience goods with their wives in retirement was examined considering the race and social class of subjects and further insight was gained into syncretic decision making. These results are discussed in the next chapter.

Hypothesis 4

- H₀: Across retirement there is no difference in the relative decision-making power of husbands for financial management decisions.
- H_a: Across retirement there is a difference in the relative decision-making power of husbands for financial management decisions.

To pursue further the question of the effect of retirement on the purchase of goods which embody important allocation decisions in relation to product-selection decisions, questions concerning decision-making for handling family finances were asked. The area of financial management was considered appropriate for investigation for several reasons.

First, two types of allocation decisions could be investigated separately. The allocation of time and effort was examined with two questions:

1. Who looks after payment of bills?
2. Who makes up the family budget and keeps track of whether you are spending more than you budgeted for goods and services?

The allocation of financial resources was examined with two questions:

3. Who decides how to spend money left over at the end of the pay period?

4. Who decides what kind of investments to make with the family savings; for example, put it in a savings bank, buy stocks, bonds, or insurance?

Second, financial management questions cover allocation decisions for intangibles unlike the shopping goods questions. Also, given the intangible quality of the questions, allocation decisions are profoundly more important than product-selection decisions.

The mean scores on the four questions were combined as a measure of financial management decision making and a t-test conducted to measure the change in mean score across retirement.

	<u>Financial Management</u>	
	<u>Mean Score</u>	<u>St. Dev.</u>
Pre-Retirement	3.1217	1.118
Post-Retirement	3.2208	1.136

$$t_{198} = -0.62, p < 0.53$$

As in the case of shopping goods, the other category of important allocation decision making, the null hypothesis cannot be rejected. In order to understand better the processes at work, t-tests were run on each of the four financial management questions with the following results:

	<u>Bill Payment</u>	<u>Budgeting</u>	<u>Discretionary Income</u>	<u>Invest- ments</u>
Pre- Retirement	3.4800	3.4409	3.0659	2.5773
Post- Retirement	3.3000	3.6709	3.3333	3.8065
	$t_{198} =$	$t_{170} =$	$t_{170} =$	$t_{188} =$
	0.77	-1.01	-1.53	-1.30
	$p < 0.44$	$p < 0.31$	$p < 0.12$	$p < 0.19$

Again, change across retirement does not occur at the $p < 0.05$ level. The mean score changes across retirement are greater for questions (3) and (4) than for questions (1) and (2). Questions (3) and (4) are concerned with allocation of monetary resources rather than time and effort and for these questions the mean scores move in the hypothesized direction, relative loss of power for husbands in retirement. On the other hand, the mean score for the bill-paying question shows a slight movement in the direction of greater power for husbands. These differences again point out how the findings of relative influence for any broad categorization of decision making depends on the choice of particular questions asked.

Hypothesis 5

H_0 : Across retirement there is no difference in the proportion of families where the wife is the family financial officer.

H_a : Across retirement there is a difference in the proportion of families where the wife is the family financial officer.

Ferber and Lee (1974) used the first three financial management questions above to identify the "family financial officer" (FFO). The family financial officer was the spouse who had greater relative decision-making power for two of the three questions. Their study examined families early in the life cycle. To examine the effect of retirement the question was asked whether the proportion of families where the wife was the family financial officer changed significantly in retirement. A chi-square test was used to measure the difference in proportions across retirement.

	<u>Wife is FFO</u>	<u>Wife is not FFO</u>	<u>Total</u>
Pre-Retired	43	57	100
Post-Retired	<u>38</u>	<u>62</u>	<u>100</u>
Total	<u>81</u>	<u>119</u>	<u>200</u>

Chi-Square = 0.52 with one degree of freedom,
 α level = 0.47

There is not a statistically significant change in the proportion of families where the wife is the family financial officer. The small decline across retirement may be due in part to the earlier finding that men play a greater role in bill paying in retirement. This reinforces Ferber and Lee's findings where significant changes in the family financial officer occurred only between the time of marriage and about two years after marriage, but not later in the family life cycle.

CHAPTER V DISCUSSION

The preceding analysis has explored the role of retirement as a social phenomenon affecting the relative influence of husband and wife in making consumer decisions. However, before any firm conclusions are advanced, an examination of explanatory factors may prove useful.

Previous research has revealed that the elderly are not a monolithic group. Significant behavioral differences have been found in the elderly population. For example, Komarovsky's (1961) examination of family shopping behavior revealed greater autonomy with regard to expenditures in upper-class and lower-class families than among the middle classes. Race has also been mentioned in the literature as a variable which differentiates behavioral patterns within the elderly population. Therefore, before any conclusions were drawn concerning the effect of retirement on consumer decision-making power, it was felt advisable to conduct a post-hoc analysis examining the interaction of retirement with social class and race.

Analyses were conducted to examine these interaction effects. In addition to retirement status--pre-retirement and post-retirement--two other variables were identified. First, as a measure of social class, the occupation of subjects

was categorized as blue collar or white collar. White collar positions were defined as administrative desk jobs while blue collar positions were defined as those not carried out in an office environment. Second, the race of subjects was identified. Only two races--black and white--were present in the sample. The number of subjects falling into each category was as follows:

	Pre-Retirement	
	<u>Blue Collar</u>	<u>White Collar</u>
Black	20	1
White	58	21

	Post-Retirement	
	<u>Blue Collar</u>	<u>White Collar</u>
Black	11	1
White	67	21

Given the lack of white collar-black race subjects, comparisons between black and white subjects could be made within the blue collar category only.

Post-Hoc Analysis: The Effect
of Occupation and Race

For convenience goods (Hypothesis 1) an examination of interaction effects leads to no change from the conclusion drawn in the analysis chapter. Mean scores for white collar, blue collar, black, and white subjects reflect increasing relative power of husbands in retirement. Examining shopping goods (Hypothesis 2), no statistically significant decrease

in retired husbands' relative power was found for any sub-set of the sample examined. The findings were similar at each stage in the consumer decision-making process--problem recognition, search, final decision. Again the findings for family financial officer (Hypothesis 5) did not change when interaction effects were examined.

However, for syncretatic decision making (Hypothesis 3), some indication was found that race interacts with retirement to influence the amount of syncretatic decision making in elderly families. Syncretatic decision making of blue collar white families increased in retirement at $p < 0.06$. In particular, the number of blue collar white families where syncretatic decisions were made more than 50% of the time increased from 2 to 11 and the number of families where syncretatic decisions were made 20% of the time or more increased from 11 to 25. For blue collar blacks no change was found. The amount of syncretatic decision making declined for blacks but not at statistically significant levels. It should be noted that the findings may have been influenced by the small number of black families in the sample.

Examination of syncretatic decision making for convenience goods on a product-by-product basis supports the overall findings for four of the five products. For fruit juice, hand soap, cookies, and for paper towels syncretatic decision making increased for white families. Further, the same four products showed a shift away from female dominance for white

families in retirement, but a shift toward female dominance for black families.

Past studies of black families may offer some understanding of their reduced syncretic decision making and increased female dominance for convenience goods. Billingsley (1968) has described the tenuous authority of black males within the family. He believes that black middle class families, while sharing some of the amenities of their middle class white counterparts, "have very different histories, very different statuses in society, and very different levels of economic security" (p. 10). Within the middle class, blacks have lower earnings, levels of education, occupational security, and economic opportunity than whites. He concludes:

. . . the dramatically increased economic hazards faced by the Negro ethnic subsociety, and the consequences of the caste system have a direct bearing on the difficulty and complexity of carrying out the major instrumental functions of the Negro family. The white breadwinner's security of employment and his reliance upon community systems in fulfilling the functions of providing stability and basic needs to family members are denied the Negro breadwinner. Thus the simple model which allocates instrumental functions to the father cannot be expected to describe all of the adaptations required for the Negro family in its struggle for survival. Indeed, as we shall see later, even in the area of economic functioning, as well as in other instrumental areas, Negro women play a very active role, and Negro families vary across a wide spectrum of the nature of male-female role relationships in family life (p. 25).

Yorburg (1973, pp. 167-72) adds further insight with her description of lower working-class family values. The economically disadvantaged are not encouraged by their life circumstances to adopt modern values. The family unit loses cohesion because the husband is not able to legitimize authority in the home through personal or economic assets.

A reasonable inference from the discussion above is that, in elderly families, the wife may become more openly aggressive and less self-sacrificing given independence from child-rearing responsibilities. This phenomenon may be aggravated in the lower class black family whose male member holds tenuous authority. The struggle for authority and role identity between husband and wife in blue collar black families may undermine any trend toward syncretic decision making in old age.

Some variation between occupational groups and races is found upon examination of financial management decisions (Hypothesis 4). When individual financial management questions are examined considering occupation and race, divergence occurs in the effect of retirement. For question (1) which considers who pays the bills, the effect of occupation was significant at $p < 0.03$. The white collar husband loses relative power as hypothesized but the blue collar husband does not. The bill-paying question emphasizes allocation of time and effort.

In question (4) concerning investments, i.e., the allocation of monetary resources, there is a divergence in

the behavior of races ($p < 0.02$). Blue collar/white husbands lose relative power in retirement but blue collar/black husbands gain power.

A tentative explanation may be offered for the unexpected increase in relative power for blue collar men on question (1) and black men on question (4) based not on past findings but the impressions of the interviewer during the interviews. These men may have been trying to assert their leadership in the dyadic family unit which in fact is tenuous. Question (1) concerning "who pays the bills" may have been interpreted as who has control over money rather than literally who sits down and writes checks to creditors. Again, question (4) is clearly understood as measuring relative power over money and may have raised the need to assert dominance. The validity of this line of thought can only be confirmed with more extensive research into financial decision making.

These findings add greater insight to the complexity of consumer decision making. Davis showed that the purchase of a product encompassed two decisions: product selection characteristics and allocation. Financial management decisions encompass relatively more important allocation decisions. But an allocation decision may be of two types: allocation of time and effort or allocation of monetary resources.

Examination of the interaction effects of social class (represented by occupation) and race shows different behavior for expenditure of time on the one hand and monetary resources, in retirement. In bill-paying, white collar men

lose relative power, blue-collar men do not. In making investments white men lose power; black men do not. Thus, Davis's idea that measurement of relative decision-making power on a product-by-product basis lacks adequate refinement is reinforced here. Within a single product decision not only may there be divergence between product-selection and allocation decisions, but also within the concept of allocation decisions there may be differences among subjects between allocation of time and effort on the one hand and allocation of monetary resources on the other.

Conclusion

Measuring Relative Consumer Decision Making by Product

In this study retirement has been examined and found to be a social phenomenon influencing behavior within elderly dyadic families during consumer decision-making processes. However, little support is evident for crisis theory which identifies retirement as a phenomenon causing psychological crisis due to role loss. Rather, continuity theory is supported in that, in general, the husbands in this study made role changes which led to increasing participation in decision-making processes. Further, these findings are based on more rigorous methodology than many previous studies. Consumer decision-making processes have been organized for analytical purposes by placing products in classes reflecting differential weights given to product-selection and allocation

decisions--convenience goods, shopping goods, financial decisions. In addition, decision making has been analyzed as a process over time--problem recognition, search, final decision. Finally, both husbands and wives were interviewed.

Across retirement change in consumer decision making has been uncovered most explicitly for convenience goods and syncretic decision making. These findings may be understood as a reflection of changing social processes. With retirement, social roles change, particularly for men. Problems arise in finding adequate and useful social roles in later years and men take on non-traditional shopping roles in retirement. Retired men with increased time on their hands will play a bigger role in identifying product needs for the family, consider alternative product characteristics, and spend time shopping for brands which offer desirable characteristics.

On the other hand, while this study offers support for the conclusions outlined above, the findings also offer a warning against broad generalization in that results differed greatly according to the product examined. Of the five convenience goods chosen for the study there was a statistically significant increase in relative power of retired husbands (in aggregate) for two products, some evidence of increase for one product ($p < 0.11$), and no change for two products. Of the latter two products, one was razor blades which are predominantly used by men. Men showed strong

relative decision-making power for razor blades in the pre-retired stage, making it difficult to show great increase in retirement. Thus, there is reason to believe one reason for differences in change across retirement for various products may be the extent to which product usage is identified with one spouse.

While retirement leads to an increasing concern with product-selection decisions, no corresponding loss in power has been uncovered for shopping goods encompassing greater allocation decisions. For four of the five products studied, mean scores moved in the direction of relative loss of power in retirement but the changes generally are not at significant levels. Loss in power was ascertained for investment decisions among blue collar/white race subjects but not black subjects. Future large sample studies may uncover loss of power for other allocation decisions. Across retirement the amount of change differed greatly according to the particular decision being investigated and the social class and race of subjects. The point of these findings is that care must be taken when stating general conclusions from a particular empirical study of relative consumer decision-making power. The products chosen and demographic characteristics of the sample may influence findings.

The analysis of shopping goods supports the reasoning that retirement, while a social phenomenon causing behavioral change, does not affect men as deleteriously in their consumer decision-making roles as in other social roles examined

by supporters of crisis theory. One reason for the difference may be related to the personal characteristics of the subjects studied. This empirical study examined relatively healthy elderly couples. Crisis theory gains many adherents from clinical psychologists who have found many men developing psychological problems in retirement. One cause of these problems may be poor physical health. Another may be that men who are single, divorced, or widowers may have difficulty coping with loneliness upon retirement from their occupational role. Therefore, future research may attempt to control for other characteristics of subjects besides the demographic characteristics examined in this post-hoc analysis.

The type of methodology used may in itself influence findings. Differences between empirical and clinical research have already been mentioned. Optimum empirical methodology calls for a longitudinal approach, following the same families across retirement, periodically measuring relative decision-making power. Such studies are costly and difficult to conduct, the passage of time making it increasingly difficult to maintain contact with subjects. Nevertheless, errors in matching pre-retirement and post-retirement subjects for cross-sectional studies are avoided and future longitudinal studies of decision making in elderly families would be most useful.

A final variable may be mentioned not explicitly considered in this study: the way power is conceptualized in the question format. As Clayton (1975, p. 352) states, "surely marital power is more complex than just decision making." Attempts to influence may be subtle and the process not readily investigated by means of a Blood and Wolfe scale. In addition, marital power is a dynamic process over time. This study has attempted to examine this facet of power by considering various stages in decision making for a particular product. But there is the further question of how a consumer decision for a particular product has been influenced by the outcome of previous decisions for the same product. Without question use of the Blood and Wolfe scale has been valuable by permitting comparison of findings for various populations. The time may be ripe for considering new approaches to conceptualization of power to improve understanding of consumer decision making.

The Elderly as a Market Segment

With the White House Conference on Aging in 1971, Americans become more aware of the needs of a segment of society previously overlooked--the elderly. While we may applaud the government's increased interest for humanitarian reasons, marketing managers might also ask themselves whether they have not overlooked a significant market segment for their goods and services.

Several criteria are useful for evaluating the elderly (or any group) as a potential market segment. First, are there any common needs, characteristics, or behavioral patterns operating in the group which enable the marketer to identify the needs of this market segment from the population in general; and can he respond to these needs with his marketing mix? Chronological age may not be an adequate criterion for identifying the needs of the elderly because behavior patterns of individuals at any given age vary tremendously. However, retirement is a social phenomenon faced by all which requires common behavioral adjustments that may be made easier with the assistance of private industry's goods and services.

This study has uncovered some homogeneous patterns of behavior surrounding the phenomenon of retirement. In general retired men play a larger role in decision-making for convenience goods. For producers of convenience goods attempting to do business with the elderly, this information is useful in designing a marketing mix. During the product development stage and test marketing elderly men should be included in the sample of consumers used to evaluate possible product design. Also, in media reaching the elderly, male models may be used in advertisements in a decision-making role. Today, the housewife is traditionally the model used as a source of information concerning convenience goods.

Advertisements may also show more syncretic decision making for convenience goods but predominantly for white

families. The finding of decreased syncretic decision making for black families uncovered an important psychological factor dealing with elderly blacks. For convenience goods there appears to be strong female dominance and little syncretic decision making. For financial management decisions there may be an attempt by elderly black men to assert their dominance in the family unit. This information is useful to financial institutions dealing with black families both in face-to-face selling situations and for advertising layout.

Two final criteria for meaningful market segmentation may be examined in relation to the elderly: Can the marketer communicate with this potential segment without a great deal of wasted effort? Does the segment possess sufficient resources to make a worthwhile contribution to the organization's objectives?

Communication can be efficiently directed to the elderly. As mentioned earlier, they are geographically concentrated in the ten largest states: 25% in California, New York and Pennsylvania; adding Illinois, Ohio and Texas brings the proportion to 40%; further addition of Florida, Michigan, New Jersey and Massachusetts covers 56% of the retired population. Entire housing developments have been built for retirees where they may be reached by direct mail and through personal contact with the help of social organizations run by the elderly themselves. Periodicals like those of the American Association of Retired Persons reach the elderly with a minimum of waste.

The question remains whether it is financially worthwhile to develop services for this market segment. That must be examined for each locale. In aggregate, the 1970 census counted over 20 million Americans 65 years of age or greater, almost ten percent of the population. One quarter of these families had incomes of more than \$9,000 (1970 dollars). Interviews show retired people wish more and more to live in their own households, not with their children, even if financial sacrifices are necessary to maintain their independence. Thus, they will continue to purchase household goods and services. Marketing strategy is called for that responds to their needs.

Future Research

If elderly consumers react differently than others in consumer decision-making processes, examination of various consumer decision-making models should include subjects approaching retirement and in retirement. It is difficult to consider briefly behavioral models in general so implications of this study's findings will be considered for one model as an example. An information processing model, designed by Chaffee and McLeod (1973, Ch. 10), is diagrammed on page 79.

The model hypothesizes that (1) choice of product precedes choice of brand, (2) the range of product alternatives is much greater than the brand alternatives, and (3) there is an additional choice of no product purchase. Given our finding that relative power in elderly dyadic families depends on choice of products used in any study, how does the spectrum

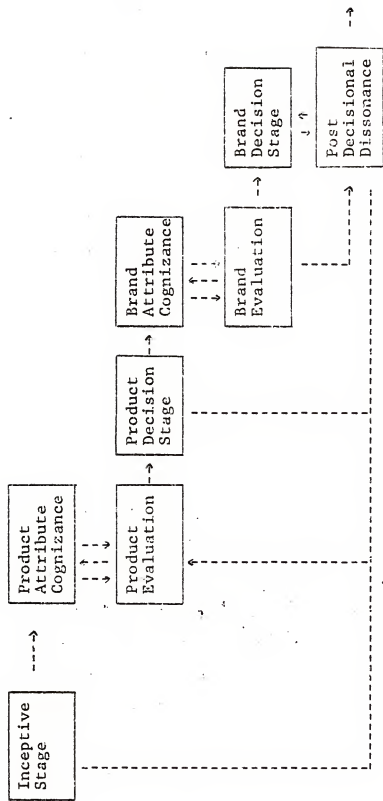


Figure 1. Decision stages and intervening information processes.

of product alternatives differ in the elderly family? Further, the model above discriminates between the processes in choosing a product where entire objects are compared and choosing brands where attributes within a product are examined. Does the importance of relevant attributes differ in elderly families and do husband and wife differ in the importance they ascribe to various attributes? This study has shown indications of relative power differences between husband and wife for product-selection attributes versus allocation attributes. Within the product-selection category, what attributes are more important to the elderly, and how do husbands and wives differ in their ratings of attribute importance?

The developers of the model hypothesize that advertising is most likely to be consulted when a product is costly, not purchased recently, and when the consumer has no favorite store in mind. (These variables relate to the purchase of shopping goods examined in this study.) Also, (1) information processing is low when there is low involvement in a product, (2) involvement is low when risk is low and product differentiation is low (these variables relate to convenience goods examined in this study). In this study retired men showed greater involvement in the purchase of convenience goods and there was greater systematic decision making. If the model is correct and information processing is low for convenience goods, should promotional messages to the elderly for convenience goods stress methods other than advertising, e.g., in-store displays?

The discussion above has attempted to indicate fruitful channels for further study. As a growing segment of the U.S. population, the elderly present interesting opportunities for the use of market segmentation techniques by marketing managers. These techniques can respond to homogeneous behavioral patterns found in elderly population. However, we have learned that a definition of the term "elderly" using chronological age alone is inadequate. There are several market segments for which marketing mixes can be designed incorporating the findings of behavioral research. Further research is needed to understand these elderly market segments better.

APPENDIX A

SURVEY INSTRUMENT TO ASCERTAIN PRODUCTS
FOR STUDY

April 28, 1975

Dear Resident:

In a few weeks the Marketing Department of the University of South Florida will interview retired people to discuss their shopping habits. We do not wish to make the mistake of discussing products which retired people have not actually purchased recently. We would appreciate your assistance.

Please look at the list below and put an "X" in the space to the left of each product or service you have actually purchased since you retired. (If you retired more than five years ago, put an "X" next to the products you have purchased within the last five years.)

☐ Television set	☐ Pots or pans
☐ Radio	☐ Blender
☐ Sofa or chair	☐ Automobile
☐ Insurance	☐ A new doctor
☐ A vacation resort	☐ A new dentist
☐ A new bank or savings &	☐ A new accountant
loan institution	☐ Clothing
☐ China	☐ A new restaurant
☐ Glassware	☐ Jewelry
☐ Clock	☐ Luggage
☐ Liquor	

In the list below, please put an "X" to the left of each product you have purchased within the past month.

☐ Hand soap	☐ After shave lotion
☐ Detergent	☐ Ice cream
☐ Toothpaste or denture	☐ Tobacco products
cleanser	☐ Cookies or crackers
☐ Coffee or tea	☐ Fruits or vegetables
☐ Fruit juice	☐ Shaving cream
☐ Razor blades	☐ Meat, fish or fowl
☐ Candy	☐ Salad dressing
☐ Oven cleaner	☐ Paper towels
☐ Air freshener	

Please answer the following questions by putting an "X" in the proper space:

1. Sex: ☐ Male ☐ Female

2. Number of years retired:

<u>0 - 2</u>	<u>3 - 4</u>	<u>5 - 6</u>	<u>7 - 8</u>	<u>More than 8</u>
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YOUR ASSISTANCE IS GREATLY APPRECIATED

APPENDIX B

SURVEY INSTRUMENT TO EXAMINE RELATIVE CONSUMER DECISION-MAKING POWER

IDENTIFICATION NUMBER

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Col. 1 2 3 4 5

INSTRUCTIONS

The following is a study of how decisions are made within the family for the purchase of various goods and services. The best answer to each question is to describe how decisions are actually made within your family. For each question please describe how decisions are made in your family using one of the following five statements.

INTERVIEWER: SHOW DISPLAY CARD.

Husband Alone

Husband More than Wife

Husband and Wife Exactly the Same

Wife More than Husband

Wife Alone

Please answer every question.

Who is the first person in the family to recognize that the husband needs new clothing?

Col. 6 -	1	Husband alone
	2	Husband more than wife
	3	Husband and wife exactly the same
	4	Wife more than husband
	5	Wife alone
	9	No response

Who is the first person in the family to notice the need to buy more fruit juice?

Col. 7 -	1	Husband alone
	2	Husband more than wife
	3	Husband and wife exactly the same
	4	Wife more than husband
	5	Wife alone
	9	No response

Who is the first person in the family to express the need to purchase new furniture like a sofa or chair?

Col. 8 -	1	Husband alone
	2	Husband more than wife
	3	Husband and wife exactly the same
	4	Wife more than husband
	5	Wife alone
	9	No response

Who is the first person in the family to notice the need for more hand soap?

Col. 9 -	1	Husband alone
	2	Husband more than wife
	3	Husband and wife exactly the same
	4	Wife more than husband
	5	Wife alone
	9	No response

Who is the first person in the family to express the need to find a new restaurant for dining out, for example, for a Sunday dinner or special occasion?

Col. 10 -	1	Husband alone
	2	Husband more than wife
	3	Husband and wife exactly the same
	4	Wife more than husband
	5	Wife alone
	9	No response

Who is the first person in the family to notice the need to buy more cookies or crackers?

- Col. 11- 1 Husband alone
2 Husband more than wife
3 Husband and wife exactly the same
4 Wife more than husband
5 Wife alone
9 No response

Who is the first in the family to express the need to buy a new TV set?

- Col. 12- 1 Husband alone
2 Husband more than wife
3 Husband and wife exactly the same
4 Wife more than husband
5 Wife alone
9 No response

Who is the first in the family to recognize the need to buy more paper towels?

- Col. 13- 1 Husband alone
2 Husband more than wife
3 Husband and wife exactly the same
4 Wife more than husband
5 Wife alone
9 No response

Who is the first in the family to recognize that the wife needs new clothing?

- Col. 14- 1 Husband alone
2 Husband more than wife
3 Husband and wife exactly the same
4 Wife more than husband
5 Wife alone
9 No response

Who is the first in the family to notice the need to buy more razor blades?

- Col. 15- 1 Husband alone
2 Husband more than wife
3 Husband and wife exactly the same
4 Wife more than husband
5 Wife alone
9 No response

Before making a purchase, who examines the assortment of men's clothing available? Col. 16-

- 1 Husband alone
- 2 Husband more than wife
- 3 Husband and wife exactly the same
- 4 Wife more than husband
- 5 Wife alone
- 9 No response

Before buying fruit juice, who finds out about the different kinds available in the stores? Col. 17-

- 1 Husband alone
- 2 Husband more than wife
- 3 Husband and wife exactly the same
- 4 Wife more than husband
- 5 Wife alone
- 9 No response

Before making a purchase, who examines the new furniture, like sofas or chairs, on display in the showroom? Col. 18-

- 1 Husband alone
- 2 Husband more than wife
- 3 Husband and wife exactly the same
- 4 Wife more than husband
- 5 Wife alone
- 9 No response

Before buying hand soap, who finds out about the different kinds available in the stores? Col. 19-

- 1 Husband alone
- 2 Husband more than wife
- 3 Husband and wife exactly the same
- 4 Wife more than husband
- 5 Wife alone
- 9 No response

Before patronizing a new restaurant, who collects information about the menus and prices of restaurants you are considering? Col. 20-

- 1 Husband alone
- 2 Husband more than wife
- 3 Husband and wife exactly the same
- 4 Wife more than husband
- 5 Wife alone
- 9 No response

Before buying cookies or crackers, who finds out about the different kinds available in the stores?

- Col. 21- 1 Husband alone
2 Husband more than wife
3 Husband and wife
 exactly the same
4 Wife more than husband
5 Wife alone
9 No response

Before making a purchase, who collects information about the different kinds of TV sets available?

- Col. 22- 1 Husband alone
2 Husband more than wife
3 Husband and wife
 exactly the same
4 Wife more than husband
5 Wife alone
9 No response

Before buying paper towels, who finds out about the different types available in the stores?

- Col. 23- 1 Husband alone
2 Husband more than wife
3 Husband and wife
 exactly the same
4 Wife more than husband
5 Wife alone
9 No response

Before making a purchase, who collects information about the assortment of women's clothing available?

- Col. 24- 1 Husband alone
2 Husband more than wife
3 Husband and wife
 exactly the same
4 Wife more than husband
5 Wife alone
6 No response

Before buying razor blades, who examines the different types available in the stores?

- Col. 25- 1 Husband alone
2 Husband more than wife
3 Husband and wife
 exactly the same
4 Wife more than husband
5 Wife alone
9 No response

Who makes the final decision as to what kind of clothing the husband should purchase?

- Col. 26- 1 Husband alone
2 Husband more than wife
3 Husband and wife exactly the same
4 Wife more than husband
5 Wife alone
9 No response

Who makes the final decision as to what kind of fruit juice to purchase?

- Col. 27- 1 Husband alone
2 Husband more than wife
3 Husband and wife exactly the same
4 Wife more than husband
5 Wife alone
9 No response

Who makes the final decision as to what type of furniture to purchase?

- Col. 28- 1 Husband alone
2 Husband more than wife
3 Husband and wife exactly the same
4 Wife more than husband
5 Wife alone
9 No response

Who makes the final decision as to what kind of hand soap to purchase?

- Col. 29- 1 Husband alone
2 Husband more than wife
3 Husband and wife exactly the same
4 Wife more than husband
5 Wife alone
9 No response

Who makes the final decision in choosing a new restaurant to patronize?

- Col. 30- 1 Husband alone
2 Husband more than wife
3 Husband and wife exactly the same
4 Wife more than husband
5 Wife alone
9 No response

Who makes the final decision as to what kind of cookies or crackers to purchase?

- Col. 31- 1 Husband alone
2 Husband more than wife
3 Husband and wife exactly the same
4 Wife more than husband
5 Wife alone
9 No response

Who makes the final decision as to what type of TV set to purchase?

- Col. 32- 1 Husband alone
2 Husband more than wife
3 Husband and wife exactly the same
4 Wife more than husband
5 Wife alone
9 No response

Who makes the final decision as to what type of paper towels to purchase?

- Col. 33- 1 Husband alone
2 Husband more than wife
3 Husband and wife exactly the same
4 Wife more than husband
5 Wife alone
9 No response

Who makes the final decision as to what kind of clothing the wife should purchase?

- Col. 34- 1 Husband alone
2 Husband more than wife
3 Husband and wife exactly the same
4 Wife more than husband
5 Wife alone
9 No response

Who makes the final decision as to what kind of razor blades to purchase?

- Col. 35- 1 Husband alone
2 Husband more than wife
3 Husband and wife exactly the same
4 Wife more than husband
5 Wife alone
9 No response

Who looks after
payment of bills?

- Col. 36- 1 Husband alone
2 Husband more than wife
3 Husband and wife
 exactly the same
4 Wife more than husband
5 Wife alone
9 No response

Who makes up the
family budget and
keeps track of whether
you are spending more
than you budgeted for
goods and services?

- Col. 37- 1 Husband alone
2 Husband more than wife
3 Husband and wife
 exactly the same
4 Wife more than husband
5 Wife alone
9 No response

Who decides how to
spend money left over
at the end of the pay
period?

- Col. 38- 1 Husband alone
2 Husband more than wife
3 Husband and wife
 exactly the same
4 Wife more than husband
5 Wife alone
9 No response

Who decides what kind
of investments to make
with the family
savings, for example,
put it in a savings
bank, buy stocks,
bonds, or insurance?

- Col. 39- 1 Husband alone
2 Husband more than wife
3 Husband and wife
 exactly the same
4 Wife more than husband
5 Wife alone
9 No response

INTERVIEWER: OMIT THE FIRST QUESTION IF THE HUSBAND IS
RETIRED. OMIT THE SECOND QUESTION IF THE HUSBAND IS WORKING.

Which of the following products or services have you actually
purchased within the last five years:

- Col. 40 ___ fruit juice
41 ___ hand soap
42 ___ cookies or
 crackers
43 ___ paper towels
44 ___ razor blades

- Col. 45 ___ husband's clothing
46 ___ furniture
47 ___ a new restaurant
48 ___ a T.V. set
49 ___ wife's clothing

Which of the following products or services have you actually purchased since the husband retired?

Col. 50	___	fruit juice	Col. 55	___	husband's clothing
51	___	hand soap	56	___	furniture
52	___	cookies or	57	___	a new restaurant
	___	crackers	58	___	a T.V. set
53	___	paper towels	59	___	wife's clothing
54	___	razor blades			

INTERVIEWER: OMIT THE NEXT QUESTION IF THE HUSBAND IS WORKING.

How long has the husband been retired?

Col. 60-61 ___ years

How long have you lived in Florida?

Col. 62-63 ___ years

Sex

Col. 64 1 male
 2 female

Age

Col. 65-66 ___ years

Race

Col. 67 1 white
 2 black
 3 oriental
 4 American Indian

Occupation

Col. 68 _____

What category best describes the amount of formal education which you completed?

Col. 69 1 No formal education
 2 Some elementary school but no diploma
 3 Elementary school diploma
 4 Some high school but no diploma
 5 High school diploma
 6 Some college but no degree
 7 College degree
 8 Education beyond a college degree

INTERVIEWER: USE
DISPLAY CARD

In which category would you
place a husband's income?
INTERVIEWER: USE DISPLAY
CARD

Col. 70	1	Under \$3,000
	2	\$3,000-\$5,999
	3	\$6,000-\$8,999
	4	\$9,000-\$11,999
	5	\$12,000-\$14,999
	6	\$15,000-\$17,999
	7	\$18,000-\$20,999
	8	\$21,000-\$23,999
	9	\$24,000 or over

In which category would you
place wife's income?
INTERVIEWER: USE DISPLAY
CARD

Col. 71	1	Under \$3,000
	2	\$3,000-\$5,999
	3	\$6,000-\$8,999
	4	\$9,000-\$11,999
	5	\$12,000-\$14,999
	6	\$15,000-\$17,999
	7	\$18,000-\$20,999
	8	\$21,000-\$23,999
	9	\$24,000 or over

May we have your name for administrative purposes? All
information provided will be treated as confidential.

Name: _____

Address: _____

APPENDIX C

LETTER TO FLORIDA POWER CORPORATION EMPLOYEES
SOLICITING COOPERATION IN THE STUDY



**Florida
Power**
CORPORATION

June 20, 1975

We have been asked to assist a professor at the University of South Florida in a research project he is doing on consumer behavioral patterns. He would like to talk to retired couples in this area regarding changes in buying habits, product choices, and buying decisions. He indicates the discussion will not deal with sensitive information.

As a matter of policy, we do not release lists of names of employees, active or retired, to anyone outside the company. I would appreciate your indicating below whether or not you and your spouse are interested in participating in this research project. Should you desire to do so, you will be contacted by Nick L. Nicholas, Assistant Professor of Marketing, University of South Florida.

Sincerely,

George E. Greene, III

_____ I wish to participate.

Name _____

_____ I do not wish to participate.

Address _____

Return to: G E Greene, III
Director of Personnel
Florida Power Corporation
PO Box 14042
St Petersburg, Florida 33733

APPENDIX D

LETTER TO CITY OF ST. PETERSBURG EMPLOYEES
SOLICITING COOPERATION IN THE STUDY



UNIVERSITY OF SOUTH FLORIDA

TAMPA • ST. PETERSBURG • FORT MYERS

COLLEGE OF BUSINESS ADMINISTRATION
TAMPA, FLORIDA 33620

813: 974 2960

August 1, 1975

Dear:

The U.S. Department of Health, Education and Welfare is sponsoring a study of consumer buying habits in this area. Your family has been chosen to participate in this research.

Students from the University of South Florida will act as interviewers collecting information about the products families buy and how consumer decisions are made. Between August 4th and August 18th a student will come to your home and ask your permission to spend 20-30 minutes interviewing you. This information will be kept strictly confidential and your name will not be used in any way.

Your cooperation will be greatly appreciated.

Sincerely,

Nick L. Nicholas
Assistant Professor
Department of Marketing

NLN/kes

APPENDIX E

LETTER INTRODUCING INTERVIEWERS TO SUBJECTS



UNIVERSITY OF SOUTH FLORIDA

TAMPA • ST. PETERSBURG • FORT MYERS

COLLEGE OF BUSINESS ADMINISTRATION
TAMPA, FLORIDA 33620

813/ 974 2960

August, 1975

Dear Sir:

This letter will introduce _____,
who is a student at the University of South Florida and
is being employed as an interviewer for a consumer survey.
Please let this student speak to you for about 30 minutes
concerning your shopping habits. This information will be
kept strictly confidential and your name will not be used
in any way.

Sincerely,

Nick L. Nicholas
Assistant Professor
Department of Marketing

NLN/kes

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